



OFFICE OF RETIREMENT SERVICES

Serving the Customers of the Judges, Public School Employees,
State Employees, and State Police Retirement Systems

PO Box 30171, Lansing, MI 48909-7671 www.michigan.gov/ors

Telephone: 517-322-5103 Outside Lansing: 800-381-5111

Judges Retirement System Beneficiary Nomination Form

Defined Benefit Plan members with at least eight (8) years of credited service may complete this form to nominate a beneficiary and return the form to our office. Once completed, retain a copy for your records. **Please read the instructions on the back before completing this form.**

Your completed Beneficiary Nomination Form must be on file with the Office of Retirement Services (ORS) for the beneficiary nomination to be valid. If you are married and nominate a pension beneficiary other than your spouse, your spouse must sign this form in Section III waiving rights to a survivor pension.

Section I. Member Information (Please Print or Type)

SOCIAL SECURITY NUMBER*		MEMBER'S NAME (LAST, FIRST, M.I.)	
MAILING ADDRESS		CITY, STATE, ZIP CODE	
BIRTHPLACE (CITY, STATE)		MALE <input type="checkbox"/> FEMALE <input type="checkbox"/>	BIRTHDATE (MM/DD/YY)*
SPOUSE'S NAME (WRITE "NONE" IF UNMARRIED)		MEMBER'S EMPLOYER	

Section II. Nomination of Beneficiaries - See *"Instructions for Nominating or Changing Your Beneficiary"* on the back. Nominate **only one** pension beneficiary for payment of monthly survivor benefits. If no monthly survivor benefit is payable at your death, this beneficiary will receive a lump-sum refund of any contributions on deposit, unless you nominate a different person in Section II-B as your refund beneficiary. The retirement law does not allow you to name a trust, estate or organization as a beneficiary. In completing Section II-A you must name a person.

A. PENSION BENEFICIARY NAME (LAST, FIRST)	BENEFICIARY'S SOCIAL SECURITY NUMBER*	BIRTHDATE (MM/DD/YY)*
RELATIONSHIP (ELIGIBLE BENEFICIARIES INCLUDE SPOUSE, CHILD, PARENT, BROTHER OR SISTER)		

Nominate refund beneficiary. See *"Refund of Contributions"* on the back.

B. REFUND BENEFICIARY NAME (LAST, FIRST, M.I.)	RELATIONSHIP	BIRTHDATE (MM/DD/YY)*
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Section III. Signature - I understand I may change my beneficiary at any time on or before the effective date of my retirement pension by filing a new Beneficiary Nomination form with ORS. If I am married and am either vested or eligible for deferred retirement, I understand that upon my death my spouse is automatically my pension beneficiary, unless I name a different eligible beneficiary on this form and my spouse signs the form waiving any rights to pension benefits. I declare to the best of my knowledge that all statements and answers are complete and true.

MEMBER'S SIGNATURE	DATE
SPOUSE'S SIGNATURE (ONLY REQUIRED TO WAIVE PENSION BENEFITS)	DATE

Incomplete forms will be returned to your address listed above. Completion of this form is required to nominate a beneficiary. The Defined Benefit Plan is an IRS qualified pension plan under Section 401(a).

Instructions for Nominating or Changing Your Beneficiary

In the event of your death, the Judges Retirement Act, Public Act 234 of 1992, as amended, provides for any benefit available to be paid to the beneficiary named on this form. The benefit available will depend on your age and accrued service credit, **at the time of your death**. Two types of survivor benefits are possible – a monthly survivor benefit and a refund of contributions.

1. MONTHLY SURVIVOR BENEFIT

A monthly survivor benefit may be paid to an eligible beneficiary when you die **if you are vested with the Judges Retirement System**. Vesting requires eight (8) years of credited service.

PENSION BENEFICIARY ELIGIBLE FOR SURVIVOR BENEFITS: [Section II-A]

Surviving spouse – If you are either vested or eligible for deferred retirement, your spouse is automatically your pension beneficiary and can receive a monthly survivor benefit for his/her lifetime, unless you name a different eligible beneficiary in Section II-A and your spouse signs the form waiving any rights to pension benefits. If you name your spouse as the pension beneficiary, his/her signature **is not required** in Section III.

Other Dependents - If a surviving spouse does not exist or if he/she waives all pension benefit rights by signing this form, a monthly survivor benefit may be payable only to a **child**, including an adopted child, or a **brother, sister or parent**. This beneficiary will receive monthly survivor benefits for his/her lifetime.

If you name someone other than your spouse as your pension beneficiary for a survivor benefit, your spouse must waive his or her rights to these benefits by signing in the box in Section III. This signature is required each time the form is completed.

If your retirement is *deferred*, your survivor's monthly benefits will not begin until the month *you* would have otherwise become eligible to receive a monthly pension. Members who terminate employment before satisfying the age requirements to receive a retirement benefit, do not withdraw their contributions, and have eight (8) or more years of credited service, are entitled to receive a deferred vested retirement benefit upon reaching the minimum age requirement (age 60, or age 55 with 18 years of service, of which the last six (6) years are continuous).

If no monthly survivor benefit is payable at your death, a refund of the member's contributions may be payable. See "Refund of Contributions."

WHEN TO CHANGE YOUR BENEFICIARY:

If the pension beneficiary named in Section II-A dies, or is divorced from you, the election for a monthly survivor benefit is automatically revoked. **A revised beneficiary nomination form naming a new beneficiary should be filed when any change occurs in your relationship with the pension beneficiary.**

2. REFUND OF CONTRIBUTIONS

If no monthly survivor benefit is payable, the pension beneficiary you name in Section II-A will receive a refund of the member's contributions plus interest, unless you nominate a different person in Section II-B as your refund beneficiary. If no pension beneficiary is named, or the pension beneficiary does not survive you, any refund due will be paid to the refund beneficiary in Section II-B. (If no contributions remain in your account, see "*No Benefits Payable*" below.)

3. TRUSTS, LIVING WILLS, ESTATES, ORGANIZATIONS OR COMPANIES

A **trust, estate, organization, or company** cannot be directly named as a beneficiary. The Retirement law requires you to name a "person." However, **you may nominate a person in care of, as the trustee of, or as the administrator of a legal entity**. Member Sally Wilson, can name her husband, William, as her primary beneficiary using: "William Wilson, in care of the William and Sally Wilson joint trust" **or** "William Wilson, trustee, c/o the William Wilson Living Trust." Or you could name your child, in care of your trust. **Do not name yourself as the trustee or administrator** of a living trust or living will. This beneficiary nomination is not valid.

If you want an organization or company to receive your refund, designate **by person's name**, the organization's trustee or company's executive, **or successor, in care of** the organization or company.

4. NO BENEFITS PAYABLE

There may be no benefits payable **if** no one is eligible for a monthly survivor benefit, **or if** your individual retirement account with the Retirement System contains no member contributions at the time of your death.

The retirement contributions your employer pays into the Retirement System are not refundable to you or your beneficiary.

If you need additional help completing this form, call ORS at 517-322-5103 from the Lansing area, or toll-free at 800-381-5111.